



Order Filed on December 20, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

ROGER CHAVEZ, ESQ. (RC4040)
ROBERT TREAT CENTER
50 PARK PLACE, SUITE 1104
NEWARK, NEW JERSEY 07102
(973) 735-0530
ATTORNEY FOR DEBTORS, MICHAEL
RAMOS AND DAPHNE Y. RAMOS

In Re:
MICHAEL RAMOS AND DAPHNE Y. RAMOS,
DEBTORS.

Case No.: 19-17748-MBK
Chapter: Michael B. Kaplan
Judge: 13

ORDER AUTHORIZING RETENTION OF

Nicholas J. Waltman, Esq.

The relief set forth on the following page is **ORDERED**.

DATED: December 20, 2022

Michael B. Kaplan
Honorable Michael B. Kaplan
United States Bankruptcy Judge

Upon the applicant's request for authorization to retain Nicholas J. Waltman, Esq.
as special counsel for Michael Ramos, it is hereby ORDERED:

1. The applicant is authorized to retain the above party in the professional capacity noted.

The professional's address is: Fredson Statmore Bitterman LLC
200 Broadacres Drive, Suite 180
Bloomfield, NJ 07003

2. Compensation will be paid in such amounts as may be allowed by the Court on proper application(s).

3. If the professional requested a waiver as noted below, it is Granted Denied.

Waiver, under D.N.J. LBR 2014-2(b), of the requirements of D.N.J. LBR 2016-1.

Waiver, under D.N.J. LBR 2014-3, of the requirements of D.N.J. LBR 2016-1 in a chapter 13 case. Payment to the professional may only be made after satisfactory completion of services.

4. The effective date of retention is the date the application was filed with the Court.

In re:
Michael Ramos
Daphne Y. Ramos
Debtors

Case No. 19-17748-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Dec 20, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Michael Ramos, Daphne Y. Ramos, 11 Center Street, Eatontown, NJ 07724-1703 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2022 at the address(es) listed below:

| Name | Email Address |
|--------------------------|---|
| Albert Russo | docs@russotrustee.com |
| Aleisha Candace Jennings | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. ajennings@raslg.com |
| Elizabeth L. Wassall | on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsef@logs.com |
| Harold N. Kaplan | on behalf of Creditor USB Leasing LT hkaplan@rasnj.com kimwilson@raslg.com |
| Harold N. Kaplan | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC. hkaplan@rasnj.com, kimwilson@raslg.com |
| John R. Morton, Jr. | |

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on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Joseph Gunnar Devine, Jr

on behalf of Creditor TD Auto Finance LLC jdevine@tmppllc.com kcollins@schillernapp.com;lgadomski@schillernapp.com

Joseph Gunnar Devine, Jr

on behalf of Plaintiff TD Auto Finance LLC jdevine@tmppllc.com kcollins@schillernapp.com;lgadomski@schillernapp.com

Karen E. Bezner

on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com

Kevin Gordon McDonald

on behalf of Creditor USB Leasing LT kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

Laura M. Egerman

on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@raslg.com

Michael A. Artis

on behalf of Plaintiff Andrew R. Vara michael.a.artis@usdoj.gov

Michael A. Artis

on behalf of U.S. Trustee michael.a.artis@usdoj.gov

Michael R. DuPont

on behalf of Creditor Community Financial Services Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com

Richard Gerbino

on behalf of Plaintiff TD Auto Finance LLC rgerbino@schillernapp.com
kcollins@schillernapp.com;lgadomski@schillernapp.com

Roger Chavez

on behalf of Defendant Daphne Y. Ramos rchavez@chavezlegal.com
rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

Roger Chavez

on behalf of Joint Debtor Daphne Y. Ramos rchavez@chavezlegal.com
rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

Roger Chavez

on behalf of Debtor Michael Ramos rchavez@chavezlegal.com rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

Roger Chavez

on behalf of Defendant Michael Ramos rchavez@chavezlegal.com
rchavez01@aol.com;LawOfficesofRogerChavez@jubileebk.net

U.S. Trustee

USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 20